

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

KEVIN J. GARDNER,

Plaintiff,

v.

PORTFOLIO RECOVERY
ASSOCIATES, LLC,

Defendant.

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Civil Action No. 4:24-cv-00253-O-BP

**ORDER ACCEPTING FINDINGS, CONCLUSIONS, AND RECOMMENDATION
OF THE UNITED STATES MAGISTRATE JUDGE**

The United States Magistrate Judge made Findings, Conclusions, and a Recommendation in this case. No objections were filed, and the Magistrate Judge's Recommendation is ripe for review. The District Judge reviewed the proposed Findings, Conclusions, and Recommendation for plain error. Finding none, the undersigned District Judge believes that the Findings and Conclusions of the Magistrate Judge are correct, and they are accepted as the Findings and Conclusions of the Court.

Accordingly, it is **ORDERED** that Defendant's Motion for Summary Judgment (ECF No. 32) is **GRANTED**, Plaintiff's Motion for Summary Judgment (ECF No. 28) is **DENIED**, and Plaintiff's claims are **DISMISSED**.

SO ORDERED on this **27th day of March, 2025**.



Reed O'Connor
UNITED STATES DISTRICT JUDGE